

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet 1 of 14

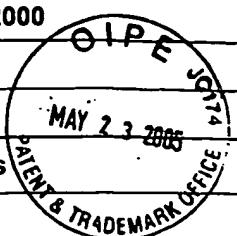
Application Number 09/728,340

Filing Date December 1, 2000

First Named Inventor Tom Vicknair

Art Unit 3628

Examiner Name Harish T. Dass



Attorney Docket Number 72167.000253

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
HTD		US- 20010018739	08/30/2001	Anderson et al.	
		US- 20010037309	11/01/2001	Carlyle St. Vrain, Kent	
		US- 20010047334	11/29/2001	Nappe et al.	
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		US- 20020026394	02/28/2002	Savage et al.	
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		US- 20020052842	05/02/2002	Schuba et al.	
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		US- 3653480	04/04/1972	Yamamoto et al.	
		US- 4321672	03/23/1982	Thomson, Eric A.	
		US- 4396985	08/02/1983	Ohara, Hideo	

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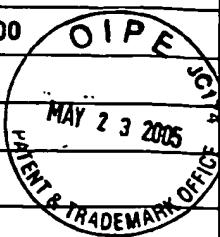
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				Art Unit	3628
				Examiner Name	Harish T. Dass
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HTD		US- 4617457	10/14/1986	Myers, Kimbrough I.	
		US- 4672377	06/09/1987	Murphy, Arthur J.	
		US- 4700055	10/13/1987	Kashkashian Jr.,	
		US- 4797913	01/10/1989	Kaplan, Murray	
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		US- 4992646	02/12/1991	Collin, Thierry	
		US- 5023904	06/11/1991	Kaplan, Murray	
		US- 5053607	10/01/1991	Carlson, Steve R.	
		US- 5054096	10/01/1991	Beizer, Mordechai M.	
		US- 5080748	01/14/1992	Bonomi, Jaime	
		US- 5111395	05/05/1992	Smith, Rodney A.	
		US- 5122950	06/16/1992	Mee, William	
		US- 5136502	08/04/1992	Van Remortel et al.	
		US- 5175682	12/29/1992	Higashiyama, Connie	
		US- 5198975	03/30/1993	Baker et al.	
		US- 5225978	07/06/1993	Peterson, Chris E.	
↓		US- 5237159	08/17/1993	Stephens, Thomas S.	

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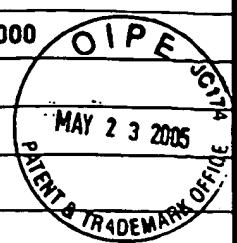
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HJD		US- 5283829	02/01/1994	Anderson, Milton M.	
		US- 5287269	02/15/1994	Dorrough, John	
		US- 5311594	05/10/1994	Penzias, Arno A.	
		US- 5321238	06/14/1994	Watanabe, Eiichi	
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		US- 5367581	11/22/1994	VanHorn, David B.	
		US- 5373550	12/13/1994	Campbell, Walter G.	
		US- 5396417	03/07/1995	Rupert T. Burks	
		US- 5402474	03/28/1995	Miller, Steven K.	
		US- 5412190	05/02/1995	Kopesec, Micheal F.	
		US- 5424938	06/13/1995	Wagner, Christopher L.	
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		US- 5444794	08/22/1995	Uhland, Joseph C.	
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		US- 5446740	08/29/1995	Richard S. Yien	
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		US- 5465206	11/07/1995	Hilt, James J.	
		US- 5479494	12/26/1995	Clitherow, Micheal T.	

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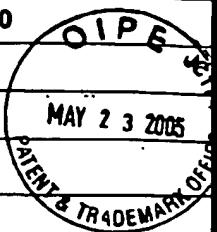
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HTD		US- 5483445	01/09/1996	Pickering, Richard E.	
		US- 5484988	01/16/1996	Hills, Robert R.	
		US- 5504677	04/02/1996	Pollin, Robert E.	
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		US- 5513250	04/30/1996	McAllister, Alex	
		US- 5544046	08/06/1996	Gerbaulet	
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		US- 5551021	08/27/1996	Harada, Hisayuki	
		US- 5557515	09/17/1996	Abbruzzese et al.	
		US- 5563400	10/08/1996	Le Roux	
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		US- 5568489	10/22/1996	Richard S. Yien	
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		US- 5583759	12/10/1996	Geer, Terry L.	
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		US- 5592377	01/07/1997	Lipkin, Edward B.	
		US- 5592378	01/07/1997	Cameron, Paul S.	
V		US- 5615109	03/25/1997	Eder, Jeff	

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Application Number 09/728,340

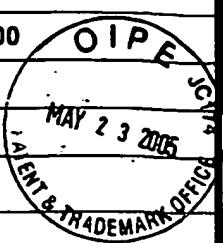
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First Named Inventor Tom Vicknair

Art Unit 3628

Examiner Name Harish T. Dass

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H/TD		US- 5621201	04/15/1997	Langhans, Stephen	
		US- 5640577	06/17/1997	Scharmer, Andrew J.	
		US- 5642419	06/24/1997	Rosen, Sholom S.	
		US- 5649117	07/15/1997	Landry, George W.	
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		US- 5666493	09/09/1997	Wojcik et al.	
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		US- 5679938	10/12/1997	Templeton, Randy	
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		US- 5692132	11/25/1997	Hogan, Edward J.	
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		US- 5708422	01/13/1998	Blonder, Greg E.	
		US- 5715298	02/03/1998	Rogers, Catherine R.	
		US- 5715314	02/03/1998	Payne, Andrew C.	
		US- 5715399	02/03/1998	Bezos, Jeffrey P.	
		US- 5724424	03/03/1998	Gifford, David K.	
		US- 5727249	03/10/1998	Powell, Ken R.	
		US- 5748780	05/05/1998	Stolfo, Salvatore J.	

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Sheet 6 of 14

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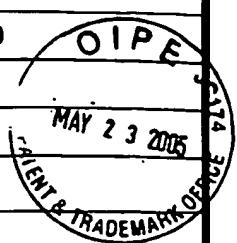
Art Unit 3628

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HTD		US- 5751842	05/12/1998	Eccles, John N.	
		US- 5770843	06/23/1998	Rose, Manning I.	
		US- 5793861	09/11/1998	Haigh, Steven Paul	
		US- 5794221	08/11/1998	Egendorf, Andrew	
		US- 5802498	09/01/1998	Comesanas, Jorge	
		US- 5819236	10/06/1998	Josephson, Stanley M.	
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		US- 5832447	11/03/1998	Rieker, Edward C.	
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		US- 5832463	11/03/1998	Funk	
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		US- 5835580	11/10/1998	Fraser, Alexander Gibson	
		US- 5835603	11/10/1998	Coutts, Micheal G.	
		US- 5852812	12/22/1998	Reeder, Mary	
		US- 5859419	01/12/1999	Wynn, Sol H.	
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		US- 5870456	02/09/1999	Rogers, Catherine R.	
		US- 5870721	02/09/1999	Norris, Jeffrey A.	
		US- 5870723	02/09/1999	David F. Pare	

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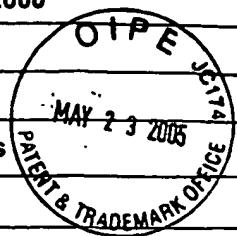
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HTD		US- 5870725	02/09/1999	Belinger et al.	
		US- 5873072	02/16/1999	Kight, Peter J.	
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		US- 5898157	04/27/1999	Mangili, Fulvia et al	
		US- 5903881	05/11/1999	Schrader, Joseph A.	
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		US- 5940811	08/17/1999	Norris, Jeffrey A.	
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		US- 5943656	08/24/1999	Crooks, Gerry	
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		US- 5956700	09/21/1999	Landry, George W.	
		US- 5963659	10/05/1999	Cahill et al.	
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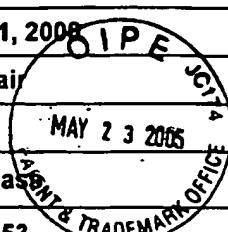
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HTD		US- 5966698	10/12/1999	Pollin, Robert E.	
		US- 5978780	11/02/1999	Watson, Craig Micheal	
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		US- 6032133	02/29/2000	Hilt et al.	
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		US- 6058381	05/02/2000	Nelson, Theodor Holm	
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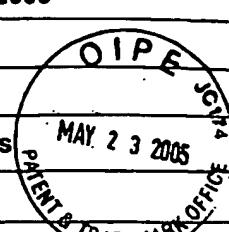
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HTD		US- 6065675	05/23/2000	Teicher, Mordechai	
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		US- 6108639	08/22/2000	Walker et al.	
		US- 6110044	08/29/2000	Stern	
		US- 6111858	08/29/2000	Greaves et al.	
		US- 6115690	09/05/2000	Wong, Charles	
		US- 6119106	09/12/2000	Mersky et al.	
		US- 6119107	09/12/2000	Polk, James	
		US- 6128602	10/03/2000	Northington et al.	
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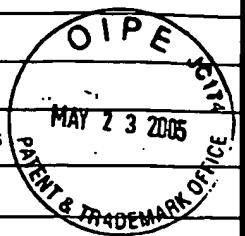
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HTD		US- 6129273	10/10/2000	Shah, Dinesh V.	
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		US- 6202054	03/13/2001	Lawlor et al.	
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		US- 6289322	09/11/2001	Kitchen et al., Bill	
		US- 6301379	10/09/2001	Thompson et al.	
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EXAMINER SIGNATURE			DATE CONSIDERED		
<i>Harish Dass</i>			7/19/05		
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Filing Date	December 1, 2000
				First Named Inventor	Tom Vicknair
				Art Unit	3628
				Examiner Name	Harish T. Dass
Sheet	11	of	14	Attorney Docket Number	72167.000253

**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cls No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
HTD		US- 6278981	08/21/2001	Dembo	
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		US- 6321212	11/20/2001	Lange	
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FOREIGN PATENT DOCUMENTS

*Examiner Initials	Cls No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
HTD		WO	02/063432	08/15/2002	Talbert, V.		<input type="checkbox"/>	<input type="checkbox"/>
		WO	91/16691	10/31/1991	Jones et al.		<input type="checkbox"/>	<input type="checkbox"/>
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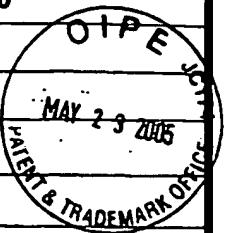
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				Examiner Name	Harish T. Dass
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OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

Examiner initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
HTD	1.	Visa & Carnegie Mellon Plan Online Payment Scheme, Newsbyte News Network, 02/15/95, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
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	3.	Financial News, "Wells Fargo Rolls Out Nationwide Lockbox Check Conversion," PR Newswire Association, April 22, 2003, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	4.	Cards International January 30, 1996, First Data markets stored-value cards, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	5.	Business Wire, January 15, 1996, CES/NaBANCO introduces stored value card technology; blockbuster video is first merchant partner, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
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	8.	Wall Street Journal 11/07/02, Fidelity Helps Fund Sellers Trim the Taxes They'll Owe, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
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↓	10.	Erica Goode, The New York Times, November 5, 2002, On Profit, Loss and the Mysteries of the Mind, 4 pages	<input type="checkbox"/>	<input type="checkbox"/>

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			YES	NO
H TD	11.	PNCBANK, Today's Issues in Treasury Management, Payor's Prescription for Painless Migration to Electronic Healthcare Payments and Remittance Advices, www.treasury.pncbank.com, 6 pages		
	12.	PNCBANK, Today's Issues in Treasury Management, Provider's Prescription for Painless Migration to Receipt of Electronic Healthcare Payments and Remittance Advices, www.treasury.pncbank.com, 8 pages		
	13.	Gregory Zuckerman, The Wall Street Journal Online, June 12, 2002, The Hedge-Fund Craze, 17 pages		
	14.	The Stars in the Sky Flicker, And Fund Stars Do The Same, 3 pages		
	15.	Card Flash Daily Payment Card News, September 23, 2004, CardWeb.com Inc., 3 pages		
	16.	Annual Report Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934, Intelidata Technologies Corporation, Commission File Number 000-21685, pages 1-10 (out of 55). Fiscal year ended 12-31-01		
	17.	Technology, In Brief: Wachovia-InteliDate Deal, Tuesday, May 7, 2002.		
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Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published				TRANSLATION
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HTD	22.	Rachel-Emma Silverman, A New Strategy For Giving Away Money, October 6, 2004, D1, 2 pages				
H7D	23.	Press release: Payment Data Systems, Mach 5, 2004, 1 page				
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